

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1 Summarize Your Assets

Your assets
Value of what you own

1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$23,000.00
1b. Copy line 62, Total personal property, from Schedule	\$3,120.00
1c. Copy line 63, Total of all property on Schedule A/B	\$26,120.00

Part 2 Summarize Your Liabilities

Your liabilities
Amount you owe

2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$17,506.00
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$90,933.00
Your total liabilities	\$108,439.00

Part 3 Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$2,580.00
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$2,030.00

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Part 4**Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes.

7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.**\$3,266.00****9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:****Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$65,983.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$65,983.00

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	First Name	Middle Name	Last Name

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Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? *Examples include your residential home, condominium, manufactured or mobile home, vacation or hunting property, vacant land, investment property, timeshare, or an interest in property owned by parents or other family members.*

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1. 13 Immel Street

Street address, if available, or other description

Rochester NY, 14606

City State ZIP Code

Monroe

County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the
entire property?**

\$23,000.00

**Current value of the
portion you own?**

\$23,000.00

**Describe the nature of your ownership
interest (such as fee simple, tenancy by the
entireties, or a life estate), if known. Fee
interest**

☐ Check if this is community property (see
instructions)

Other information you wish to add about this item, such as local property identification number:

See deed recorded in the Monroe County Clerk's Office on 5/15/2015 in book 11534 of deeds, page 451. Valuation is tax assessment. Not subject to a mortgage (the property is subject to property tax liens). (*Federal homestead exemption*)

2. Add the dollar value of the **portion you own** for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.→

\$23,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: *Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No
☒ Yes

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ Yes
☒ No

5. Add the dollar value of the **portion you own** for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.→

\$0.00

Part 3: Describe Your Personal and Household Items**Current value
of the portion
you own?**Do not deduct
secured claims or
exemptions**Do you own or have any legal or equitable interest in any of the following items?****6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.

Household goods exemption assets: 1/2 interest in average and typical household goods, furnishings, and kitchenware for a 3 bedroom house

\$500.00

7. Electronics*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.7.1: 1/2 interest in household goods exemption electronics: (1) TV, bought for \$200 used; (1) Cell phone; Desktop computer & printer, bought for \$600 in 2009; **TOTAL VALUE: \$300**

\$400.00

7.2: Wildcard exemption electronics: 1/2 interest in: (2) older TVs; DVD/VCR player, Playstation 3 video game system, (6) video games; (100) DVD's
TOTAL VALUE: \$100**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☒ Yes. Describe.50 Books (*Household goods exemption*):

\$50.00

9. Equipment for sports and hobbies*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☒ Yes. Describe.

1/2 interest in 2 children's bikes

\$100.00

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.

\$0.00

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.

\$500.00

12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.

Fine jewelry: Wedding ring, bought for c. \$1,000; NO Costume jewelry

\$400.00

13. Non-farm animals*Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.

\$0.00

14. Any other personal and household items you did not already list, including any health aids you did not list☒ No☐ Yes. Describe.

\$0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here→

\$1,950.00

Part 4: Describe Your Financial Assets**Current value
of the portion
you own?**Do not deduct
secured claims or
exemptions**Do you own or have any legal or equitable interest in any of the following items?**

16. Cash		\$150.00
<i>Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition</i>		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes Cash.....		
<hr/>		
17. Deposits of money		
<i>Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.</i>		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes Institution name		
17.1. Checking account:	Key Bank	\$0.00
17.2. Checking account:		
17.3. Savings account:	Key Bank	\$0.00
17.4. Savings account:		
17.5. Certificates of deposit:		
17.6. Other financial account:	Pre-paid Netspend Card (paycheck 9/8 will be deposited into this account 9/13)	\$0.00
<hr/>		
18. Bonds, mutual funds, or publicly traded stocks		
<i>Examples: Bond funds, investment accounts with brokerage firms, money market accounts</i>		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes Institution name		
<hr/>		
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture		
<input checked="" type="checkbox"/> No		\$0.00
<input type="checkbox"/> Yes Name of entity: % of ownership		
<hr/>		
20. Government and corporate bonds and other negotiable and non-negotiable instruments		
<i>Negotiable instruments include personal checks, cashiers checks, promissory notes, and money orders.</i>		
<i>Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.</i>		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes Give specific information about them. Issuer name:		
<hr/>		
21. Retirement or pension accounts		
<i>Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans</i>		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes List each account separately. Type of account: Institution name:		
401(k) or similar plan:		\$1,000.00
Pension plan:		
IRA:		
Retirement account:		
Keogh:		
Additional account:		
Additional account:		

22.	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company <i>Examples:</i> Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Institution name or individual: _____		
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Issuer name and description: _____		\$0.00
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c): _____		\$0.00
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Give specific information about them.	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>		\$0.00
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property <i>Examples:</i> Internet domain names, websites, proceeds from royalties and licensing agreements	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Give specific information about them.	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>		\$0.00
27.	Licenses, franchises, and other general intangibles <i>Examples:</i> Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Give specific information about them.	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>		\$0.00

Money or property owed to you?		Current value of the portion you own? <small>Do not deduct secured claims or exemptions</small>
28. Tax refunds owed to you	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them, including whether you already filed the returns and the tax years	<div style="border: 1px solid black; width: 300px; height: 60px; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">Federal:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">State:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">Local:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div>
29. Family support <i>Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement</i>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information.....	<div style="border: 1px solid black; width: 300px; height: 60px; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">Alimony:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">Maintenance:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">Support:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">Divorce settlement:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div> <div style="display: flex; justify-content: flex-end;"> <div style="text-align: right; padding-right: 10px;">Property settlement:</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div>
30. Other amounts someone owes you <i>Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else</i>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information.....	<div style="border: 1px solid black; width: 400px; height: 25px; margin-bottom: 5px;"></div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div>
31. Interests in insurance policies <i>Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance</i>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Name the insurance company of each policy and list its value	<div style="text-align: right; padding-right: 10px;">Surrender or refund value:</div> <div style="border-bottom: 1px solid black; width: 100px;"></div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div>Company name:</div> <div>Beneficiary:</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div>HSA</div> <div>debtor</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$20.00</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div>Life insurance (thru work, no cash value)</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div>Excellus health insurance</div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div> </div>
32. Any interest in property that is due you from someone who has died <i>If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.</i>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information	<div style="border: 1px solid black; width: 400px; height: 25px; margin-bottom: 5px;"></div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div>
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment <i>Examples: Accidents, employment disputes, insurance claims, or rights to sue</i>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Describe each claim	<div style="border: 1px solid black; width: 400px; height: 25px; margin-bottom: 5px;"></div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div>
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Describe each claim	<div style="border: 1px solid black; width: 400px; height: 25px; margin-bottom: 5px;"></div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div>
35. Any financial assets you did not already list	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information	<div style="border: 1px solid black; width: 400px; height: 25px; margin-bottom: 5px;"></div> <div style="text-align: right; border-bottom: 1px solid black; width: 100px;">\$0.00</div>
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		\$1,170.00

Part 5: Describe Any Business-related Property You Own or Have an Interest In. List any real estate in Part 1**37. Do you own or have any legal or equitable interest in any business-related property?**

Examples: Accounts receivable, business-related commissions, business office equipment, furnishings, machinery, fixtures, supplies you use in business, tools of your trade, business inventory, customer lists, mailing lists, or other compilations

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?** Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	→	\$23,000.00
56. Part 2: Total vehicles, line 5	\$0.00	
57. Part 3: Total personal and household items, line 15	\$1,950.00	
58. Part 4: Total financial assets, line 36	\$1,170.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61.	\$3,120.00	Copy personal property total→ \$3,120.00
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		\$26,120.00

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
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Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1 Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2 For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Homestead: 13 Immel Street; Rochester NY 14606 Line from Schedule A/B: 1.1	\$23,000.00	<input checked="" type="checkbox"/> \$ 11,487.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC §522(d)(1)
Brief description: Household goods Line from Schedule A/B: 6.	\$500	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC §522(d)(3)
Brief description: Electronics (Household good exemption) Line from Schedule A/B: 7.1	\$300	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC §522(d)(3)
Brief description: Electronics (Wildcard exemption) Line from Schedule A/B: 7.2	\$100	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC §522(d)(5)
3 Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? <input type="checkbox"/> No. <input type="checkbox"/> Yes			

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description:	Books (Household goods exemption)	\$50	<input type="checkbox"/> \$ _____	11 USC §522(d)(3)
Line from Schedule A/B:	8.1		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Equipment for sports and hobbies (wildcard exemption)	\$100	<input type="checkbox"/> \$ _____	11 USC §522(d)(5)
Line from Schedule A/B:	9.		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Clothing (household goods exemption)	\$500	<input type="checkbox"/> \$ _____	11 USC §522(d)(3)
Line from Schedule A/B:	11.		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Jewelry exemption	\$400	<input checked="" type="checkbox"/> \$ 1,600.00	11 USC §522(d)(4)
Line from Schedule A/B:	12.		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Cash (wildcard exemption)	\$150	<input type="checkbox"/> \$ _____	11 USC §522(d)(5)
Line from Schedule A/B:	16.		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Retirement accounts (FULLY EXEMPT)	\$1,000	<input type="checkbox"/> \$ _____	11 USC §522(d)(10) (E)
Line from Schedule A/B:	21.		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	HSA Account (wildcard exemption)	\$20	<input type="checkbox"/> \$ _____	11 USC §522(d)(5)
Line from Schedule A/B:	31.		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Supplement to Schedule C: Analysis by exemption categories (Federal Exemptions)	Category	Total Value of Claimed Exemptions*	Exempt asset Total value
Homestead	Homestead	\$11,837.50	\$23,000.00
\$500 Household goods \$300 Household good electronics \$50 Books \$500 Clothing	Household goods	\$12,625.00	\$1,350.00
\$100 Household goods electronics \$100 Sports & hobby equipment \$150 Cash \$20 HSA	Wildcard	\$13,100.00	\$370.00
Jewelry	Jewelry	\$1,600.00	\$400.00
Retirement	Retirement	\$1,000.00	\$1,000.00
Total exemptions:		\$40,162.50	

*For federal exemptions with an applicable statutory limit, such as 11 USC Section 522 (d) (1-6), the 'Total Value of Claimed Exemptions' is the maximum statutory limit. For retirement accounts and other such assets with no limit, or extremely high limit, the 'Total Value of Claimed Exemptions' is the actual value of the asset, which is claimed fully exempt.

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1 Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2 List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of claim
Do not deduct the
value of collateral.

Column B
Value of collateral
that supports this
claim

Column C
**Unsecured
portion**
if any

2.1

Describe the property that secures the claim:

\$6,539.00

\$23,000.00

\$0.00

Monroe County Treasurer
39 W. Main Street Room B-2
Rochester NY 14614-1467

Property taxes

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

☐ Check if this claim relates to a
community debt

Date debt was incurred: 2009-17

Last 4 digits of account number: 1-2-19

2.2

Describe the property that secures the claim:

\$10,967.00

\$23,000.00

\$0.00

City of Rochester
Att: Law Dept.
30 Church St. #400A
Rochester NY 14614

Property taxes

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

☐ Check if this claim relates to a
community debt

Date debt was incurred: 2012-17

Last 4 digits of account number: 1-2-19

Add the dollar value of your entries in Column A on this page. Write that number here:

\$17,506.00

If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$17,506.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Boylan Code
Attorney for Monroe County
145 Culver Road Ste. 100
Rochester NY 14620

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number: _____

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

- 1 Do any creditors have priority unsecured claims against you? *Examples: Domestic support obligations such as alimony, spousal maintenance or child support, Taxes owed the government*
☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

- 3 Do any creditors have nonpriority unsecured claims against you?
☐ No. Go to Part 2.
☒ Yes.
- 4 List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

- | | | | |
|-----|---|---|------------|
| 4.1 | Credit Acceptance Corporation
25505 W. Twelfth Mile Road Ste
3000
Southfield MI 48034-8339 | Last 4 digits of account number: 3778

When was the debt incurred? 2013 | \$9,024.00 |
|-----|---|---|------------|
- Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
- ☐ Check if this claim relates to a community debt
- Is the claim subject to offset?
☒ No
☐ Yes
- As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
- Type of NON-PRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify: Deficiency on car repossession

			Total claim
4.2	M&T Bank 1385 Lyell Ave. Rochester, NY 14606 Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number: When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NON-PRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify: NSF fee	\$97.00
4.3	Merrick Bank Customer Service P.O. Box 9201 Old Bethpage, NY 11804-9001 Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number: 6829 When was the debt incurred? Thru 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NON-PRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify: Consumer loan, credit card or other consumer transaction	\$1,082.00
4.4	Rochester Gas & Electric Att: Bankruptcy Dept. 89 East Avenue Rochester NY 14649-0001 Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number: When was the debt incurred? 2013-14 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NON-PRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify: Utility	\$5,000.00
4.5	Spectrum PO Box 70872 Charlotte NC 28272-0872 Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number: 5004 When was the debt incurred? c. 2013 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NON-PRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify: Cable bill (Time Warner)	\$665.00

			Total claim
4.6	T-Mobile USA PO Box 742596 Cincinnati OH 45274-2596	Last 4 digits of account number: 9600 When was the debt incurred? 2014	\$1,582.00
<div> <div> Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another </div> <div> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> </div>			
<div> <input type="checkbox"/> Check if this claim relates to a community debt </div>			
<div> <div> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> <div> Type of NON-PRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify: Cell phone </div> </div>			
4.7	Upstate Auto Credit 3485 W. Henrietta Rd Rochester NY 14623	Last 4 digits of account number: When was the debt incurred? 2007	\$7,500.00
<div> <div> Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another </div> <div> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed </div> </div>			
<div> <input type="checkbox"/> Check if this claim relates to a community debt </div>			
<div> <div> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> <div> Type of NON-PRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify: Car repossession deficiency; DISPUTED; statute of limitations may have run </div> </div>			
4.8	US Department of Education P.O. Box 105028 Atlanta, GA 30348-5028	Last 4 digits of account number: When was the debt incurred? 2007-2012	\$65,983.00
<div> <div> Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another </div> <div> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> </div>			
<div> <input type="checkbox"/> Check if this claim relates to a community debt </div>			
<div> <div> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> <div> Type of NON-PRIORITY unsecured claim: <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify: </div> </div>			

Part 3: List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Parts 1 or 2, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Capital Management Services
Agent for M&T
698 1/2 S. Ogden St.
Buffalo NY 14206-2317

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.2 of (Check one):
☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number: _____

Carson Smithfield LLC
Agent for Merrick Bank
PO Box 660397
Dallas TX 75266-0397

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.3 of (Check one):
☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number: 6829

RG&E
PO Box 847813
Boston MA 02284-7813

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.4 of (Check one):
☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number: _____

IC Systems
Agent for Spectrum
444 Hwy 96 E
St. Paul MN 55127-2557

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.5 of (Check one):
☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number: 5004

Enhanced Recovery Company
Agent for T-Mobile
PO Box 23870
Jacksonville FL 32241-3870

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.6 of (Check one):
☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number: 9600

Windham Professionals
Agent for US Dep. of Education
PO Box 400
East Aurora NY 14052

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.8 of (Check one):
☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number: _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6 **Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.**

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$0.00
	6b. Taxes and certain other debts you owe the government	6b. \$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$0.00
	6e. Total. Add lines 6a through 6d	6e. \$0.00

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$65,983.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$24,950.00
	6j. Total. Add lines 6f through 6i.	6j. \$90,933.00

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Name and address: NONE

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 1061

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1	Fill in your employment information.	Employment	Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed (<i>disabled</i>)
		Occupation	Sonic Cleaner	
	Include part-time, seasonal, or self-employed work.	Name of Employer	Rochester Precision Optics	
	Occupation may include student or homemaker, if it applies.	Address of employer (Street, City, State, Zip)	850 John Street West Henrietta NY 14586	
		How long employed there?	4 yrs	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$3,075.00	\$0.00
3	Estimated and list monthly overtime pay	\$0.00 +	
4	Calculate gross income. Add line 2 + line 3	\$3,075.00	\$0.00

		For Debtor 1	For Debtor 2 or non-filing spouse		
	Copy line 4 here →	4	\$3,075.00	\$0.00	
5	List all payroll deductions:				
	5a. Tax, medicare, and Social Security deductions	5a	\$340.00		
	5b. Mandatory contributions for retirement plans	5b	\$0.00		
	5c. Voluntary contributions for retirement plans	5c	\$0.00		
	5d. Required repayments of retirement fund loans	5d	\$0.00		
	5e. Insurance (health, HSA, life, dental, vision)	5e	\$509.00		
	5f. Domestic Support obligations	5f	\$0.00		
	5g. Union dues	5g	\$0.00		
	5h. Other deductions (Specify:	5h	\$0.00		
6	Add the payroll deductions: add lines 5a + b + c + d + e + f + g + h	6	\$849.00		
7	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7	\$2,226.00	\$0.00	
8	List all other income regularly received:				
	8a Net income from rental property and from operating a business, profession, or farm: Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	\$0.00	\$0.00	
	8b Interest & dividends	8b	\$0.00	\$0.00	
	8c Family support payments that you, a non-filing spouse, or a dependent regularly receive. Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$117.00	\$0.00	
	8d Unemployment compensation	8d	\$0.00	\$0.00	
	8e Social Security (disability)	8e	\$0.00	\$237.00	
	8f Other government assistance that you regularly receive. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f	\$0.00	\$0.00	
	8g Pension or retirement income.	8g	\$0.00	\$0.00	
	8h Other monthly income	8h	\$0.00	\$0.00	
9	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9	\$117.00	\$237.00	
10	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	\$2,343.00	\$237.00	= \$2,580.00
11	State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:				11
12	Add the combined total, line 10, to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.				12 \$2,580.00
13	Do you expect an increase or decrease within the year after you file this form?				Combined monthly income
	[X] No [] Yes: Explain:				

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Describe your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

☐ No ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

☐ No ☒ Yes. Fill out this
information for each
dependent. . .

Dependent's relationship to
Debtor 1 or Debtor 2

Age of
Dependent

Does dependent live
with you?

Do not state the dependent's
names.

Child

19

☐ No ☒ Yes

Child

13

☐ No ☒ Yes

Child

8

☐ No ☒ Yes

**3. Do your expenses include expenses of people other than
yourself and your dependents?**

☒ No

☐ Yes

Part 2 Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of
such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

Your Expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any
rent for the ground or lot.

4. \$0.00

If not included in line 4:

4a. Real estate taxes

4a. \$135.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$100.00

4d. Homeowner's association or condominium dues

4d. \$0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$0.00

6. Utilities

6a. \$250.00

6a. Electricity, heat, natural gas

6b. Water, sewer, garbage collection

6b. \$60.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$50.00

6d. Other. Specify:

6d. \$0.00

7. Food and housekeeping supplies

7. \$900.00

8.	Childcare and children's education costs	8.	\$25.00
9.	Clothing, laundry, and dry cleaning	9.	\$200.00
10.	Personal care products and services	10.	\$150.00
11.	Medical and dental expenses	11.	\$10.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$100.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$50.00
14.	Charitable contributions and religious donations	14.	\$0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	15a.	\$0.00
	15a. Life insurance		
	15b. Health insurance	15b.	\$0.00
	15c. Vehicle insurance	15c.	\$0.00
	15d. Other insurance. Specify:	15d.	\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$0.00
17.	Installment or lease payments:	17a.	\$0.00
	17a. Car payments for Vehicle 1		
	17b. Car payments for Vehicle 2	17b.	\$0.00
	17c. Other. Specify:	17c.	\$0.00
	17d. Other. Specify:	17d.	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you.	19.	\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>.	20a.	\$0.00
	20a. Mortgages on other property		
	20b. Real estate taxes	20b.	\$0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
	20e. Homeowner's association or condominium dues	20e.	\$0.00
21.	Other. Specify:	21.	\$0.00
22.	Calculate your monthly expenses.		
	22a. Add lines 4 through 21.	22a.	\$2,030.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$0.00
	22c. 22c. Add line 22a and 22b. The result is your monthly expenses	22c.	\$2,030.00
23.	Calculate your monthly net income.		
	23a. Copy line 12 (<i>your combined monthly income</i>) from <i>Schedule I</i> .	23a.	\$2,580.00
	23b. Copy your monthly expenses from line 22c above.	23b.	\$2,030.00
	23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$550.00
24.	Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	Explain here:		

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106DEC

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and*

Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

/s/ Tasneem M. Hill

Signature of Debtor 1

Executed on

09/28/2017

MM / DD / YYYY

Fill in this information to identify your case and this filing:

Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the Western District of New York

Case number: 17-2

☐ Check if this is an
amended filing

Official Form 106DEC

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Give Details About Your Marital Status and Where You Lived Before

- What is your current marital status?**
☒ Married
☐ Not married
- During the last 3 years, have you lived anywhere other than where you live now?**
☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
- Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

- Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$25,845.00	
For last calendar year: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$30,326.00	
For the calendar year before that: (January 1 to December 31, 2015)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$30,000.00	

5. **Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

☒ Yes. Fill in the details.

	Debtor 1	Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
From January 1 of current year until the date you filed for bankruptcy:	Child support	\$1,000.00	
For last calendar year: (January 1 to December 31, 2016)	same	\$1,300.00	
For the calendar year before that: (January 1 to December 31, 2015)	same	\$1,300.00	

Part 3

List Certain Payments You Made Before You Filed for Bankruptcy

6. **Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

☐ No. No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No.

☐ Yes. List all payments to an insider.

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No.

☐ Yes. List all payments that benefited an insider.

Part 4 Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No.
☒ Yes. Fill in the details.

Case title and case number	Nature of the case	Court or agency name and address	Status of the case
(Monroe County tax foreclosure) 2107-3627	Tax foreclosure	Monroe County Supreme Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
(City of Rochester tax foreclosure) 2107-4113	Tax foreclosure	Monroe County Supreme Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

☐ No. Go to line 11.
☒ Yes. Fill in the information below.

Creditor's name and address	Describe the property	Date	Value of the property
Credit Acceptance Corporation 25505 W. Twelfth Mile Road Ste 3000 Southfield MI 48034-8339	2007 Dodge Durango <input checked="" type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.	1/2017	\$ 700.00 (auction proceeds)

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No.
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No.
☐ Yes.

Part 5 List Certain Gifts and Contributions**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

☒ No.
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No. Fill in the details for each gift or contribution.
☐ Yes.

Part 6 List Certain Losses**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

☒ No.
☐ Yes. Fill in the details.

Part 7 List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☒ No.
☐ Yes. Fill in the details.

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

☒ No.
☐ Yes. Fill in the details.

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No.
☐ Yes. Fill in the details.

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

☒ No.
☐ Yes. Fill in the details.

Part 8 List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No.
☒ Yes. Fill in the details.

Name and Address of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
M&T Bank Lyell Avenue branch	xxxx- _____	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other: _____	Spring 2017	\$ 0.00

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

☒ No.
☐ Yes. Fill in the details.

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

☒ No.
☐ Yes. Fill in the details.

Part 9 Identify Property You Hold or Control for Someone Else

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

☒ No.
☐ Yes. Fill in the details.

Part 10 Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. **Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**
[X] No.
[] Yes. Fill in the details.
25. **Have you notified any governmental unit of any release of hazardous material?**
[X] No.
[] Yes. Fill in the details.
26. **Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**
[X] No.
[] Yes. Fill in the details.

Part 11 Give Details About Your Business or Connections to Any Business

27. **Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**
- [] A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 - [] A member of a limited liability company (LLC) or limited liability partnership (LLP)
 - [] A partner in a partnership
 - [] An officer, director, or managing executive of a corporation
 - [] An owner of at least 5% of the voting or equity securities of a corporation
- [X] No. None of the above applies. Go to Part 12.
[] Yes. Check all that apply above and fill in the details below for each business
28. **Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**
- [X] No.
[] Yes. Fill in the details.

Name and address:

Date issued

Part 12 Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Tasneem M. Hill

Signature of Debtor 1

Date 09/27/2017

MM / DD / YYYY

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

[X] No
[] Yes

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

[X] No
[] Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

pFill in this information to identify your case and this filing:			
Debtor 1	Tasneem	M.	Hill
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the Western District of New York			
Case number: 17-2			

[] Check if this is an amended filing

Peter Scribner, Esq., pursuant to Rule 2016(b) of Bankruptcy Rules, states that:

1. I am the attorney for the Debtor in this case.
2. The compensation agreed to be paid by the Debtor to me for basic bankruptcy services is:
 - a) \$3,000.00
 for legal services rendered or to be rendered in contemplation of and in connection with this case.
 - b) The amount of \$0.00 was paid by the Debtor prior to filing this statement.
 - c) The unpaid balance, if any, is \$3,000.00
3. **\$170.00** of the filing fee has been paid.
4. The services rendered or to be rendered include the following:
 - (a) Analysis of the financial situation, and rendering advise and assistance to the Debtor in determining whether to file a petition under title 11 of the United States Code.
 - (b) Preparation and filing of the petition, schedules, statements of affairs, plans, and other documents of the court.
 - (c) Representing the Debtor at the section 341 meeting, plan confirmation hearings, and discharge/reaffirmation hearings;
 - (d) Removal of garnishments or wage assignments;
 - (e) Negotiate valuation of secured claims.
 - (f) Representation of the Debtor in any proceedings or negotiations for any motions to reaffirm debts, to redeem exempt personal property from liens, to abandon or clear title to real property, or to avoid judicial liens on property of the Debtor.
5. The services rendered or to be rendered for the above amount do not include representation of the Debtor in any adversary proceeding; state court action or proceeding; objections to claims; motions to amend the petition, schedules or statements to comport with developments after the 341 meeting; motions to lift the automatic stay; court hearings required to determine valuation of secured property or claims; or trustee proceedings to sell property.
6. The source of the payments made by the Debtor to me was from wages, earnings and compensation for services performed.
7. The source of payments to be made by the Debtor to me for the unpaid balance remaining will be from wages, earnings and compensation for services performed.
8. I have received no transfer, assignment or pledge of property.
9. I have not shared or agreed to share with any other entity, other than with my law firm, any compensation paid or to be paid.

Dated: September 28, 2017

Respectfully submitted: /s/ Peter Scribner
 PETER SCRIBNER, ESQ.
 1110 Park Ave.; Rochester, NY 14610 (585) 261-6461